

iWA | INSPIRING WOMAN AFRICA

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DAMILOLA OGUNBIYI

LEADING GLOBAL PUSH FOR SUSTAINABLE ENERGY ACCESS

CONTENTS

COVER INTERVIEW

DAMILOLA OGUNBIYI 4

WOMAN EXECUTIVE

The Salary Conversation Women Avoid: On Money, Worth, and Asking 14

FINANCIAL AdviseHER

Stop Measuring Your Life With Someone Else's Ruler 16

HER POINT OF VIEW

The Power of "No": When Rejection Becomes Redirection 18

LET'S TALK ABOUT IT

25years after 9/11: Security Lessons the World Must Never Forget 20

HEALTH

Silent Thief in the Night: Reclaiming Our Communities from Diphtheria 22

WOMAN AT THE HELM

Proscovia Nabbanja 24

WE'VE GOT MEN

James Mwangi 26

TRIBE WITH THE VIBES

Uber's Exit: A Negotiation for Safety and Convenience 28









▸ 16

FINANCIAL AdviseHER

Stop Measuring Your Life With Someone Else's Ruler



▸ 18

HER POINT OF VIEW

The Power of "No": When Rejection Becomes Redirection



Welcome!

Dear Readers,

It's time!!!!! Yes, it's IWA time!! Trust us to serve you well. We are going straight to introduce our cover guest to you. She is someone who has always been a go-getter. She is daring and untiring in purpose. Her work is identified with consistency and excellent competence, qualities that have moved her around the world.

Talking about competence, while in Nigeria, she was distinguished for two firsts. First female Managing Director of the Nigerian Rural Electrification Agency, and first female General Manager of the Lagos State Electricity Board. Now on the global scene, she is the CEO and Special Representative of the UN Secretary-General for Sustainable Energy for All, and Co-Chair of UN-Energy. A role she embodies with grace and outstanding results.

When we say results, for instance, we mean leading Sustainable Energy for All (SEforALL) to success by entering into working relationships with over 200 partners, supported over 100 countries globally, and secured commitments of more than USD1.6 trillion in energy finance. Somebody say "Levelsssss". Now, that is how you move from speaking about progress, to advancing it.

Ladies and gentlemen, we are honoured to present to you our cover guest for this week, DAMILOLA OGUNBIYI.

At IWA, we celebrate you and wish you well. We are even more convinced that your impact will continue to increase exponentially, and your name will retain its place in works of excellence.

Here are other articles in this edition:

HER POINT OF VIEW: The Power of "No": When Rejection Becomes Redirection. By Chinyere Okorocha.

WOMAN EXECUTIVE: The Salary Conversation Women Avoid: On Money, Worth, and Asking. By Wola Joseph-Condotti.

FINANCIAL AdviseHER: Stop Measuring Your Life With Someone Else's Ruler. By Sola Adesakin.

LET'S TALK ABOUT IT: 25years after 9/11: Security Lessons the World Must Never Forget. Asmau Benzies-Leo.

HEALTH: Silent Thief in the Night: Reclaiming Our Communities from Diphtheria. By Professor Adaeze Oreh.

TRIBE WITH THE VIBES: Uber's Exit: A Negotiation for Safety and Convenience. By Zainab Aderounmu.

WOMAN AT THE HELM: Proscovia Nabbanja, CEO, Uganda National Oil Company Limited (UNOC).

WE'VE GOT MEN: James Mwangi, GMD/CEO Equity Group.

We will always be here to add colour to your week. Next week is just around the corner, prepare to be pleasantly served.

Ciao!

Kemi Ajumobi

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COVER INTERVIEW

DAMILOLA OGUNBIYI

LEADING GLOBAL PUSH FOR SUSTAINABLE ENERGY ACCESS

Kemi Ajumobi

Damilola Ogunbiyi is the CEO and Special Representative of the UN Secretary-General for Sustainable Energy for All, and Co-Chair of UN-Energy. With Ogunbiyi at the helm, Sustainable Energy for All (SEforALL) has entered into working relationships with over 200 partners, supported over 100 countries globally, and secured commitments of more than USD1.6 trillion in energy finance.

She has practical on the ground experience, she initiated the Nigerian Electrification Project, a USD550 million facility which is a joint World Bank and African Development Bank programme that to date has provided energy access to over 8 million people across Nigeria and implemented over 100 megawatts of decentralised energy projects supplying electricity to hospitals, schools, and government facilities.

Ogunbiyi is a member of the World Bank's Private Sector Investment Lab, a member of the Global Leadership Council of the Global Energy Alliance for People and Planet (GEAPP), an Advisory Board member of the Center on Global Energy Policy at Columbia University, and a member of the Climate and Environment Advisory Council of the European Investment Bank (EIB). She was part of the COP28 Advisory Committee and was Co-Chair of the COP26 Energy Transition Council (ETC).



> **I focus a lot of my time on energy access as it underpins nearly every productive activity in an economy, yet millions of people, 655 million to be exact, do not currently have electricity.**



She is a global leader and advocate for the achievement of the Sustainable Development Goals (SDGs), and is passionate about achieving SDG7, which calls for access to reliable, affordable, sustainable, and modern energy for all by 2030.
Damilola Ogunbiyi was recognised in the 2026 TIME Earth Awards, the 2025 Forbes sustainability leaders list, the 2024 TIME100 Climate list and is the recipient of the First Class Order of Zayed II from the UAE President in recognition of her contribution to the success of the climate conference, COP28. She also received the Think Global Leadership Award in 2026, the Global Female Leadership Impact (GFLI) Award in 2024 and the Energy Institute President's Award for 2023.

Why the passion for energy and its sustainability?

Energy is the lifeblood of modern life and so you can imagine the number of things that people cannot do if they do not have access to energy. I have seen first-hand how lack of energy access hampers economic growth and undermines efforts to improve living standards. If done rightly, access to energy will address social inequalities and help to achieve environmental sustainability goals.

> ***I work together with UN colleagues and development partners to give everyone the opportunity of a prosperous, dignified and healthy life.***

Leading the global call to do it rightly is part of my responsibilities.

I focus a lot of my time on energy access as it underpins nearly every productive activity in an economy, yet millions of people, 655 million to be exact, do not currently have electricity. We must do all we can to ensure that we get these people out of energy poverty.

The sustainability aspect of energy is a critical conversation as the power sector is the largest source of global greenhouse gas emissions, and to avoid the worst impacts of climate change, emissions must be reduced by almost half by 2030, and reach net-zero by 2050. To achieve this, we need to invest in alternative sources of energy that are clean, affordable and reliable.

What are your responsibilities as CEO and Special Representative of the UN Secretary-General (UN SRSG) for Sustainable Energy for All, and Co-Chair of UN-Energy?

I serve as the United Nations Secretary-General's Special Representative (SRSG) for Sustainable Energy for All, as well as the co-chair of UN-Energy, advising the UN Secretary-General and his staff on issues relating to sustainable energy and the implementation of Sustainable Development Goal 7 (SDG7), which calls for access to affordable, reliable, sustainable and modern energy for all.

As the Chief Executive Officer of Sustainable Energy for All (SEforALL), I focus my efforts on closing energy access gaps and accelerating clean energy transitions across the world. I lead SEforALL's work to bring clarity and focus to energy issues across the world in the context of the Paris



Agreement on Climate Change and in doing so, working across the private and public sectors with a global network of institutions and companies to catalyse country-level action and support cross-cutting high-impact opportunities.

I work together with UN colleagues and development partners to give everyone the opportunity of a prosperous, dignified and healthy life.

> *I work in a sector with a worryingly small proportion of women, and I am keen to ensure that I open the door for more women to not only enter the energy sector but also thrive.*

First female Managing Director of the Nigerian Rural Electrification Agency, first female General Manager of the Lagos State Electricity Board. What did these achievements mean to you and how are you encouraging more women to come into this field?

Being the first woman in predominantly male spaces is not easy. Being the only woman in the room meant that I had to work extremely hard and prove that as a woman leader I can deliver results at pace and at scale. I remember during my tenure as the Managing Director of the Nigerian Rural Electrification Agency, I successfully negotiated within just 18 months, the Nigeria Electrification Programme, which has to date impacted over 8 million people. Why I mention this is because such short timelines had not been experienced when it comes to conceptualising and kicking off such high-level programmes. I work in a sector with a worryingly small proportion of women, and I am keen to ensure that I open the door for more women to not only enter the energy sector but also thrive. Through programmes such as a global STEM Traineeship and Women in Clean Cooking Mentorship, young women are gaining practical hands-on experience and valuable skills applicable to the energy sector. The STEM Traineeship has been particularly successful and we currently have cohorts in Mozambique and Nigeria and have previously undertaken the Traineeship in Sierra Leone, Tanzania, Ghana, Kenya, Panama, Honduras, Mexico, Colombia and Ecuador. What stands out for me is how this STEM Traineeship continues to build a robust community of young women professionals driving national energy goals forward. When our STEM trainees step out into the world, they don't just fill roles, they break barriers. From winning prestigious awards like the Chevening Scholarship to founding enterprises like Women in Energy Sierra Leone Limited, our alumni are driving change at every level. Whether

leading complex engineering teams or mobilizing grassroots NGOs, they are proof of what happens when potential meets opportunity.

Early signal that tells you a country/market will successfully convert energy commitments into measurable access within 24 months

In my experience, it is the willingness of key actors to make this happen; starting from the top of Government to those working on the ground. If the leadership at a government level believes in its commitments and backs it up with the right enabling environment and incentives, then it becomes much easier for all other sector players to come in. This willingness by the government needs to be matched by the ability of the private sector to step up and mobilise quickly, which in turn means that the financial sector should have the right products, whether it is debt, equity or derisking, to allow for a sustainable and sustained growth. I should also highlight that the countries that sustain momentum usually invest early in integrated energy planning, regulatory clarity, utility reform, data systems and local delivery capacity.

When competing interventions fight for attention (grid vs. decentralised, policy vs. capital), what framework decides the first move?

I would say that several processes need to happen in parallel. On one hand, strong and clear policies and regulatory frameworks provide clarity for actors; they can derisk the sector and thus reduce the cost of financing of energy projects. On the other hand, national planning plays a key complementary step (to policy) that provides the roadmap for any given country, in a tech-agnostic way, which in turn provides more certainty for private sector actors to target specific areas or invest in particular technologies that meet the requirements set out by a national plan.

Which leadership behaviour do you believe most consistently improves outcomes for multi-stakeholder energy programmes (public, private, development partners)?

I am a firm believer in data-driven decision-making. In international development, where resources are scarce, challenges are complex, and the consequences of decisions are often felt most acutely by the people we are trying to serve, we have a responsibility to let evidence guide our choices.

Over the years, I have built my leadership around facts, impact metrics and results. This provides a solid foundation from which to ask better questions, challenge assumptions and make more informed decisions.

But I also believe that some of the most important development challenges cannot be solved by data alone. They require bringing together people who see the world differently: governments and the private sector, development institutions and civil society, technical experts and political leaders, global institutions and local actors. Divergent perspectives can create friction, but they can also produce



> *When our STEM trainees step out into the world, they don't just fill roles, they break barriers.*

better solutions when they are brought together around a shared objective and a common understanding of the evidence.

If you stood in front of a sea of African leaders and you were to speak to them, what would you share with them, what would you want them to know and do?

We must treat universal energy access not simply as a development objective, but as a foundation for Africa's economic transformation. Electrification drives jobs and industrialisation, strengthens food and health systems, enhances productivity and supports economic and fiscal resilience. The countries that have made the most durable progress are those where political leadership has placed energy at the centre of the national development agenda. This is why we must move with greater urgency to establish the policies, regulations and institutions that create the right enabling environment for renewable energy investment and unlock the scale of private capital that Africa requires. We must also invest in data and tools that can help identify and structure bankable investment opportunities, determine the appropriate mix of public, private and concessional finance; thus providing you as African leaders with the tools to engage effectively with investors and development partners.

Share with us on helping to secure commitments of USD1.6Trillion in energy finance.

Together with colleagues from UNDP and UN DESA, I led the planning and organisation of a historic milestone, the first global meeting on energy under the auspices of the UN General Assembly in 40 years, the dialogue presented a unique opportunity to inspire and commit to transformative action.
On 24 September 2021, we successfully held the High-level Dialogue on Energy, gathering more than 130 global leaders, including Heads of States and Government, Ministers and other stakeholders.

A global roadmap towards attainment of SDG7 was agreed upon including the availing of the first Energy Compacts. These Energy Compacts are unique as they are voluntary commitments submitted by governments, the private sector, international organisations, philanthropies, and a range of other stakeholders towards achieving SDG7 and the clean energy transition.

I have since then actively championed the Energy Compacts which have seen commitments of 1.6 trillion, a major milestone that is already reducing the electrification deficit across the world and pushing for more renewable energy and better cooking solutions. We continue to push for more commitments from Member States and other stakeholders, including business, subnational authorities and civil society, to achieve universal energy access.

For decentralised projects supplying hospitals, schools, and government facilities: what is the hardest metric to get right (utilisation, reliability, tariff discipline, maintenance capacity, something else)?

I would say the hardest metric to get right is ensuring the long-term sustainability of decentralised projects. Installing a solar system on a health centre, school or other public facility is not particularly difficult; the real challenge is ensuring that the system is still functioning effectively five,



> *Over the years, I have built my leadership around facts, impact metrics and results.*

ten or fifteen years later. That requires much more than the initial capital investment, it requires clear ownership, appropriate system design, operations and maintenance arrangements, as well as access to spare parts, technical capacity and a sustainable source of funding to keep the system operating.

This is particularly important for social and public institutions, which often have a very low (and sometimes zero) ability to pay because they provide essential services free of charge. We therefore cannot simply apply commercial business models to these facilities and expect them to work. We need to understand the economics and institutional realities of each context and design delivery models accordingly.

That means finding the right combination of government contribution, concessional capital, private-sector participation and, where appropriate, results-based or other innovative financing mechanisms.

Just as importantly, we need to understand who owns the asset, who is responsible for operating and maintaining it, who pays when something breaks, and what happens when the original project or donor funding ends. Ultimately, sustainability is not just about installing infrastructure; it is about building a system of ownership, accountability, financing and capacity that can keep that infrastructure delivering services for decades.

The right delivery model will therefore vary by context, and getting that model right is just as important as getting the technology right.

When you look at the Nigeria Electrification Project results, which system capability mattered most: customer acquisition, operations/maintenance, last-mile distribution, affordability mechanisms, governance or all?

The short answer is all of them, but not equally.



> *We must treat universal energy access not simply as a development objective, but as a foundation for Africa's economic transformation.*

demonstrates that governance was the foundational capability, while last-mile distribution was the delivery capability that translated policy into results. The project successfully leveraged private-sector mini-grid developers, clear procurement processes, results-based financing and a capable implementation agency (the Rural Electrification Agency), enabling electricity to reach households, small and medium enterprises, universities and health facilities at scale. Strong technical assistance, institutional capacity building and regulatory support



> *We must move with greater urgency to establish the policies, regulations and institutions that create the right enabling environment for renewable energy investment.*

were built into the project rather than treated as afterthoughts.

The key lesson from the NEP is that electrification is not primarily an infrastructure challenge, it is a systems challenge and therefore when strong governance aligned with finance, regulation and private-sector participation, we saw tangible results, including better customer acquisition and affordability mechanisms.

Without the governance architecture, the other components would have struggled to achieve comparable impact.

Which policy constraint is most underestimated by investors: permitting timelines, land rights, regulatory clarity, off-taker risk, or currency risk?

This is like choosing your favourite child. Or maybe your least favourite. If the question is: what is most underestimated by investors, I would say probably regulatory clarity, or perhaps regulatory consistency. In some countries, the regulatory framework (e.g. tariff setting, grid-arrival clauses, and VAT exemptions) are still under development, or sometimes they can change over time, which creates risk for developers that investors are increasingly aware of.

I get the sense that investors have a good sense of the risk; maybe in some cases even overestimating it and thus not investing at all. The issue is also that most of the risk is all borne by the developer, and thus that gets priced into investments. The reality though is that energy demand or energy consumption, tends to be low in rural areas and doesn't grow very quickly, as this is a function of ability to pay plus ability to consume (i.e. having the right appliances, which in turn require financing to acquire them).

So, for me, this is an argument in favour of an evaluation and reallocation of risks, so that more entities carry part of the risk and/or do more to derisk (by providing guarantees, regulatory clarity, etc).

How do you manage the tension between long-term transition goals and short-term access urgency when stakeholders have different incentives?

I normally ask the question, 'we are asking countries to transition out of what?' because the perceived tension between energy access and the energy transition does not reflect the reality in many African countries. For much of the continent, expanding energy access and accelerating the transition are inseparable

> ***Sustainability is not just about installing infrastructure; it is about building a system of ownership, accountability, financing and capacity.***

objectives, with decentralised renewables and modern energy systems driving both development and decarbonisation simultaneously.

We are supporting governments to advance their collective energy objectives through policy and analytical tools such as integrated energy plans, that help to determine the best mix of technologies and through energy transition and investment plans, that provides a whole-of-economy approach to energy, identifying priority sectors and technologies, shaping investment pipelines, and translating commitments into concrete plans.

What do you want the next generation of energy policy leaders to measure that current dashboards ignore?

Current energy dashboards still focus heavily on inputs and outputs: megawatts installed, investment mobilised, electricity connections, the share of renewable energy and emissions reduced. These are essential, but they don't tell us whether energy systems are actually improving people's lives or becoming more resilient. Research increasingly argues that next-generation dashboards need to move beyond technical performance to include resilience, equity and governance outcomes.
Ultimately, the most important metric



> ***The perceived tension between energy access and the energy transition does not reflect the reality in many African countries.***



may be one that few dashboards track today: whether access to energy creates opportunity. Success should not simply mean that a household is connected to the grid, it should be whether the socio-economic status of this family is improving and if communities are becoming more prosperous and resilient. Measuring these outcomes would give policymakers a far clearer picture of whether energy investments are delivering lasting development, not just infrastructure.

When trust is low between governments, financiers, and implementers, what's your first trust-building move?

My first trust-building move is to bring the conversation back to the people we are all ultimately there to serve. If we can agree on the problem from the perspective of the person who is experiencing energy poverty, we have a much stronger foundation for collaboration.

From there, I would focus on transparency and evidence: agree on what success looks like, what we are going to measure, who is accountable for what, and then be honest about what is and is not working.

Trust is not built by promising that everything will go well; it is built by delivering, being transparent when things go wrong, and keeping the focus on outcomes for people rather than on institutional interests.

My experience has shown that when stakeholders can see that their different roles are contributing to a shared outcome, the basis for trust becomes much stronger, and this is what I would ultimately work towards, the shared outcome.

Practically speaking, how can energy poverty be ended?

Ending energy poverty requires matching the right energy solution to the right community. In cities and densely populated areas, expanding national electricity grids is often the best option, while mini-grids and standalone solar systems can quickly reach rural and remote communities.

But technology alone is not enough. Governments need clear policies, strong institutions and partnerships that attract investment, while public and private finance must work together to make energy projects affordable and sustainable. Most importantly, energy access should be treated as a foundation for development, not just a matter of connecting homes. Reliable and affordable electricity must power schools, health centres and businesses so people can improve their livelihoods and local economies can grow. Ending energy poverty is achievable, the solutions already exist, what is needed now is greater urgency, stronger political commitment and more investment to deliver energy access at the scale and speed required.

Concluding words

I have been keen to show a different aesthetic of what an African woman can bring to the table. I want to encourage young African women and girls to dream without limits and that they should have the courage to go into spaces and sectors that do not have people that look or speak like you. You need to work extra hard and hone your skills and knowledge, and also find people who can mentor and guide you on your journey.

> ***Success should not simply mean that a household is connected to the grid, it should be whether the socio-economic status of this family is improving.***

> *Trust is not built by promising that everything will go well; it is built by delivering, being transparent when things go wrong, and keeping the focus on outcomes.*

> *I want to encourage young African women and girls to dream without limits, and have the courage to go into spaces and sectors that do not have people that look or speak like you.*



Edition 56, **22nd September 2026**
INSPIRING WOMAN AFRICA

WOMAN EXECUTIVE



The Salary Conversation Women Avoid: On Money, Worth, and Asking

By Wola Joseph-Condotti

I have watched brilliant women do something that puzzled me for years. They will walk into a boardroom and fight like lions for their team's budget. They will negotiate a supplier down to the very last kobo. They will argue, clearly and without flinching, for a junior staff member to get the raise she has earned.

And then it is their own turn. Their own salary. Their own fee. Their own worth. And something happens. The voice that was so steady a minute ago suddenly goes quiet. The number gets smaller in their mouth. The ask that would have been effortless for anyone else becomes almost impossible for themselves.

I know this because I have done it. And I suspect, if we are being honest with each other, you have too.

Why the Voice Goes Quiet

There is a particular discomfort a lot of accomplished women carry around money, and honestly, it did not come from nowhere.

Many of us were quietly raised to believe that wanting money was a little unseemly. That a good woman serves, sacrifices, and does not make a fuss about being paid. That naming your price is greedy, and pushing back for yourself is being difficult. We picked all of that up young, and then we carried it, without noticing, into rooms where it now costs us real money.

So we over-deliver and under-charge. We take the first offer because pushing back feels aggressive. We tell ourselves the work is its own reward, which is a lovely thought, and also, let us be honest, a very convenient one for everybody who benefits from paying us less.

And here is the part we do not say out loud. Sometimes the silence is not humility at all. It is fear. Fear of seeming grabby. Fear of the conversation itself. And underneath it, the quiet fear that if we actually ask for our worth, we might find out they do not think we are worth it.

Money Is a Character Thing, Not Just a Money Thing

I have come to believe that how we handle money, including how we ask for it, is a character matter, and even a spiritual one. Not just a financial one.

Because undervaluing yourself is not really humility, whatever we like to tell ourselves. Real humility is just seeing yourself accurately. No more, no less. And constantly accepting less than your work is worth is not accurate. It is a quiet little distortion of the truth, and it does not honour the gift you were actually given.

There is a stewardship angle here we tend to miss completely. Your skill, your experience, your years, all of it was entrusted to you. To keep handing it over for less than it is worth, simply because asking makes you uncomfortable, is not more godly. It is just poor stewardship of something that was placed in your hands to manage well.

And it does not stop with you. When you accept too little, you quietly lower the ceiling for the women coming up behind you, the ones who will be measured against the low bar you agreed to. Your ask, or your silence, echoes further than you think.

Asking Without Apologising For It

So how do we do this differently?

Start by separating your worth from your comfort. The conversation is going to feel awkward. That is normal, and it does not mean you are doing something wrong. The discomfort is just the tax on a muscle nobody ever taught you to use. So do it uncomfortable. The ease comes later, with practice. It really does.

Then name a real number, and stop talking. This is the hard part. We say the figure and then immediately start softening it, qualifying it, negotiating against ourselves before the other person has even opened their mouth. Do not. Say the number. Let the silence sit there. It is genuinely not your job to fill it.

And know your value before you walk in, not while you are in there. Do the honest homework on what you bring and what it is worth, so you are not trying to price yourself in real time, under pressure, with all that old conditioning whispering in your ear.

A Word From Scripture

There is a phrase Jesus used almost in passing that has stayed with me for a long time. "The labourer is worthy of his wages." (Luke 10:7)

Worthy. Not lucky to be paid. Not greedy for asking. Worthy.

Scripture does not treat fair pay for honest work as something shameful to want. It treats it as simply right. The labourer is worthy of the wage. That is not the world's grabbing, grasping logic. That is the plain truth about the dignity of work, and of the people who do it.

If the Word itself calls the labourer worthy, who are we to keep insisting we are worth less?

Final Thoughts

You are allowed to be paid what you are worth. You are allowed to say the number and not flinch. You are allowed to value your own work with the same conviction you hand out so freely to everybody else's. This is not greed. It is not unwomanly. It is not some betrayal of humility.

It is just the truth, spoken about yourself for once, in the same clear voice you use so easily for other people.

So next time it is your turn, do not let the voice go quiet.

Say the number. And let it stand.



Wola Joseph Condotti
Chief Executive Officer,
Eko Power Limited.

Wola is the CEO of Eko Power Limited.

Prior to her current role, she was the Group MD/CEO of West Power & Gas Limited, the parent company of Eko Electricity Distribution PLC (EKEDP) and six other affiliate companies with interests in both conventional and renewable energy sectors.
In addition to this role, she serves as the Director of the Power and Renewable Division at the Women in Energy Network (WIEN) in a non-executive capacity.

Wola Joseph Condotti was also the pioneer Chief, Legal & Company Secretariat at EKEDP. During her tenure, she also held multiple key positions simultaneously including Head of Regulatory Compliance, Chief Human Resources and Administration Officer, Supervising Chief of the Customer Service Department, and Data Protection Officer. Her previous experience includes roles as General Counsel/Company Secretariat Lagoon Home Savings and Loans, and Legal Associate at Banwo & Ighodalo.

Wola holds a law degree from the University of Ibadan, an LLM in International Finance Law from Harvard Law School, and an MBA from INSEAD Business School. She is also an International Finance Corporation (World Bank) Board Evaluation Certified Professional and Corporate Governance Trainer.

Wola's achievements have earned widespread recognition. Most recently, she received the inaugural Leadership Excellence Award of the Year at the Legal Era Africa Awards 2024, be coming the first-ever recipient of this category. The award celebrated her historic transition from General Counsel to Group MD/CEO, a milestone applauded for redefining leadership pathways in the legal profession.

She is a member of the Institute of Directors and the Society for Corporate Governance Nigeria. Additionally, she is an associate member of the Institute of Chartered Secretaries and Administrators of Nigeria, and Women in Management, Business, and Public Service.

FINANCIAL AdviseHER



Stop Measuring Your Life With Someone Else's Ruler

By Sola Adesakin

Let me describe a moment you have probably lived. You are scrolling through your phone, maybe during a break, maybe late at night when the day has quieted down. And there it is. Someone you know, or someone you half know, living what looks like the life you have been working toward. The car, the holiday, the apartment and the business launch with a hundred congratulatory comments underneath. The casual photo that somehow communicates wealth, ease, and arrival all at once.

And something shifts in your chest. Not jealousy exactly, something quieter. A question you did not invite but cannot dismiss. Why am I not there yet?

That question has derailed more women's financial progress than any bad investment ever has.

Here is what the highlight reel never shows you. It never shows you the debt behind the car. It never shows you the inheritance that funded the apartment. It never shows you the parent, the partner, or the silent benefactor underwriting the lifestyle. It never shows you the sacrifice, what was given up, what was borrowed, what was lost along the way. It never shows you the starting point, because everyone's starting point is different and most people will never tell you what theirs actually was. You are comparing your full, complicated, behind-the-scenes reality to someone else's carefully selected public display. And then making financial decisions based on the gap between the two. That is not strategy. That is self-harm in slow motion.

The woman who upgrades her apartment because her colleague just moved to Lekki Phase 1 without knowing that her colleague's rent was paid by family has not made a lifestyle choice. She has made a financial decision based on incomplete information. The woman who starts a business she is not ready for because an acquaintance's launch looked effortless does not know that the acquaintance had two years of savings and a working spouse covering the bills. The woman who feels behind because she is still investing N10,000 a month while someone else seems to be buying property does not know that the property is mortgaged to the point of stress.

You do not know their numbers. You only know their pictures. So let me tell you what actually works, and it starts with something far less glamorous than a highlight reel. It starts with your own numbers.

What is your income? What are your actual expenses? What is your net worth today, assets minus liabilities, written down plainly? What is the gap between where you are and where you want to be? These numbers are not exciting. They are not shareable. Nobody is posting their net worth calculation on Instagram. But these numbers are yours, and they are true, and they are the only foundation that anything real can be built on.

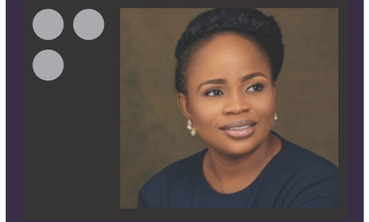
Once you know your numbers, set your vision. Not someone else's vision. Yours. What does financial freedom look like for you specifically? Maybe it is owning your home outright within seven years. Maybe it is building an investment portfolio that generates N200,000 a month in passive income within ten years. Maybe it is leaving full-time employment by 50 with enough to live well without anxiety. Whatever it is, write it down in specific terms. Give it a number, a timeline, and a reason that matters deeply enough to keep you going when the highlight reels start tempting you to compare again.

Then build, consistently without applause. Consistency is the part that nobody celebrates because it is not dramatic. It is N75,000 a month into an investment account when you would rather spend it. It is reviewing your budget every single month when you would rather not look. It is saying no to things that do not fit your plan even when saying yes would feel so much easier in the moment. It is showing up for your own financial life with the same energy you bring to your work, your children, your friendships, without needing anyone to notice or validate the effort.

The women who arrive at genuine financial freedom five or ten years from now will not be the ones who kept up appearances. They will be the ones who kept up the discipline when no one was watching. They will be the ones who measured their progress against their own goals, not someone else's carefully curated display.

Your life is not behind. It is just yours. And the moment you stop measuring it with someone else's ruler, you will be shocked at how much clearer the path becomes.

Know your numbers. Set the vision. Build daily. Let the results speak when they are ready. The highlight reel can wait, your future cannot.

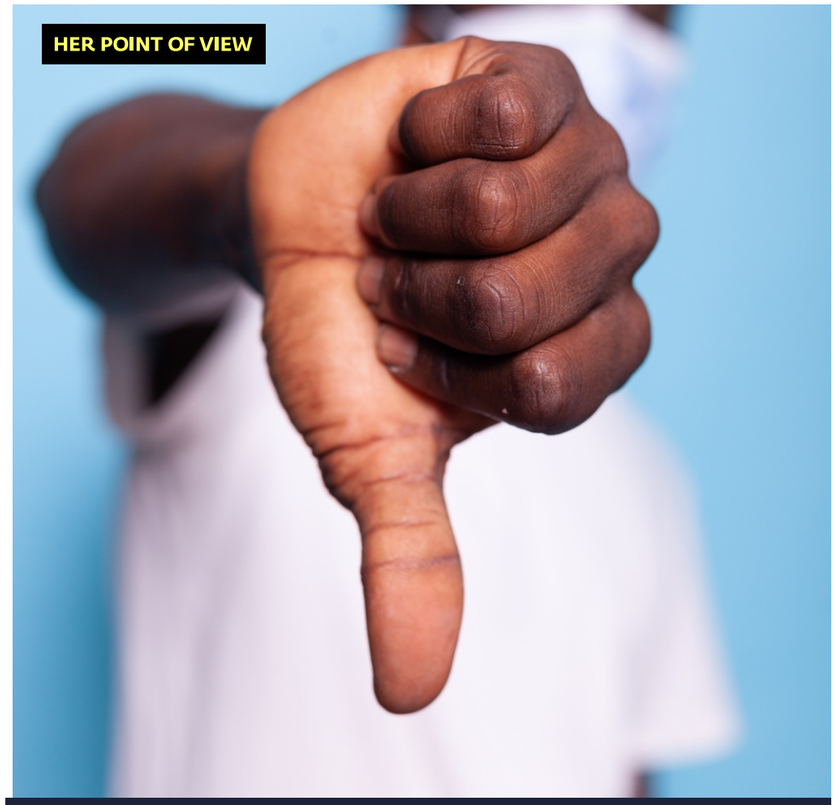


By Sola Adesakin
Founder and Lead Coach,
Smart Stewards

Sola Adesakin is a highly respected wealth coach and chartered accountant with over two decades of transformative impact in the finance industry. As the visionary founder of Smart Stewards Financial Advisory Limited and Smart Stewards Advisory LLC, she has revolutionized the financial wellbeing of countless individuals and businesses across 40 countries. Her methodical approach to 'make-manage-multiply' money principles has elevated many from financial stress to prosperity, and mediocrity to exceptional achievement.

Sola is a strong supporter of SDG5 and SDG10, as she seeks to close the gender gap and reduce inequality through financial education, financial technology, and access to funding. Sola's dedication to achieving gender equality and reducing inequality is evident in her work as an alumna of the Academy for Women Entrepreneurs, an initiative of the US Embassy in Nigeria, and the Cherie Blair Foundation's Road to Growth Program. She is also an alumna of Goldman Sachs 10,000 Women program and a member of the Select Global Women in Tech (SGWIT) Mentorship Network of the United States of America. Through the FRUIT Foundation, which she serves as Founder and CEO, she has partnered with the US consulate in Nigeria to champion the economic empowerment of women, assisting them to start and scale their business ventures.

Her impressive academic credentials include a BSc and an MBA degree from Oxford Brookes University and Edinburgh Business School, respectively. She is a fellow of the Institute of Chartered Accountants of Nigeria (ICAN), the Association of Chartered Certified Accountants of the United Kingdom (ACCA), and a member of the Chartered Professional Accountants of Canada (CPA). In addition to her impressive credentials, Sola Adesakin is also a Certified Financial Education Instructor℠ and a member of the Personal Finance Speakers Association.



The Power of "No": When Rejection Becomes Redirection

Chinyere Okorocha

I have heard "no" many times in my career. No to opportunities I believed I deserved. No to ideas I thought were excellent. No to positions I wanted. No from people I expected would support me. And sometimes, no without any explanation at all. At the time, some of those "nos" hurt. But looking back over more than three decades of my career, I can now see something I could not always see in the moment: some of the greatest turning points in our lives begin with a door closing.
A "no" can be a disappointment. It can also be a teacher, a redirection, a stepping stone and, sometimes, a blessing in disguise.

The No That Teaches You

When you are ambitious, rejection can feel deeply personal.
You apply for the promotion and someone else gets it. You put yourself forward for leadership and lose. You pitch an idea and it is rejected. You pursue an opportunity you believe has your name written all over it, and the answer comes back: no.
Our first instinct is often to ask, What is wrong with me?

But that may be the wrong question.
A better question is: What is this trying to teach me?
Sometimes the lesson is that you were not as ready as you thought you were. Perhaps you need to develop another skill. Build stronger relationships. Become more visible. Improve how you communicate your value. Understand the politics of the organisation. Or simply prepare better the next time.
A "no" can reveal a gap that success might have allowed you to ignore.
And if you are willing to learn from it rather than simply resent it, that rejection can make you much stronger for the next opportunity.

I Have Learnt Not to Judge the Story Too Early

There have been moments in my own professional journey when something I wanted did not happen when I wanted it to. Naturally, I was disappointed.
But careers are long, and one of the advantages of having travelled some distance is that you can look backwards and connect dots that were impossible to connect at the time. An opportunity that did not materialise forced me to look elsewhere. A disappointment made me reconsider what I wanted. A closed door pushed me towards another room.
And sometimes, what eventually emerged was bigger, more fulfilling or more aligned with who I was becoming than the thing I had originally wanted.
That has taught me an important lesson:

Do not judge the entire story from one chapter.

What feels like rejection today may make perfect sense five years from now.

Sometimes "No" Is Redirection

We spend a lot of time teaching women perseverance; and rightly so.
Keep going. Try again. Do not give up.
But perseverance does not always mean repeatedly knocking on the same door.
Sometimes resilience means recognising that perhaps you should build another door. If an organisation continually overlooks you, perhaps your talents will flourish elsewhere.
If one career path keeps narrowing, perhaps there is another expression of your gifts you have not considered.
If a particular opportunity does not come, perhaps it is time to create your own. Some of the most interesting chapters of my own career did not come from following the original plan. Over time, my professional life expanded beyond legal practice into leadership, mentoring, coaching, speaking and writing. Not everything was mapped out from the beginning. Some things emerged because I remained open to what else was possible.
That is one of the hidden gifts of "no." It can force you to look in directions you might never have considered while you were fixated on one particular "yes."

Don't Let One Person's No Become Your No

This is particularly important for younger women. Someone else's assessment of you is not a final verdict on your potential.
A boss may not see leadership in you.
A selection committee may choose someone else. An organisation may decide you are not ready. A client may reject your proposal. A gatekeeper may decide not to open the door. Listen carefully. Learn whatever is useful. Be honest enough to recognise where you need to improve. But do not automatically convert their decision into your identity. There is an enormous difference between "I did not get this opportunity" and "I am not capable of this." The first is an event. The second is a belief. Be very careful not to turn temporary rejection into permanent self-doubt.

Your Response to 'No' Matters

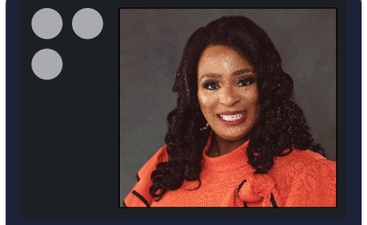
Over the years, I have learnt that disappointment is also a test of character.
How do you behave when you do not get what you want?
Can you congratulate the person who did? Can you remain professional?
Can you resist burning bridges?
Can you ask for feedback without becoming defensive? Can you continue producing excellent work even when you feel overlooked? These things matter because today's disappointment may come from the same person or organisation connected to tomorrow's opportunity. Careers have a way of circling back. Leave doors intact, even when they do not open for you.

Turn Rejection Into a Launchpad

When the answer is no, give yourself permission to be disappointed. Then get curious. Ask yourself:
What can I learn from this?
What do I need to do differently?
Is this still something I genuinely want?
Should I try again, or is this pointing me towards something else?
What opportunity can I create from here?
Those questions turn rejection from something that merely happened to you into something you can use.
The women who build extraordinary careers are not women who never hear "no." They are women who refuse to allow "no" to have the final word.

Some Nos Become Your Greatest Blessings

There are things I once wanted that, with hindsight, I am grateful I did not receive. At the time, I could not have imagined saying that. But that is the wonderful thing about perspective. Sometimes the door that closes protects you. Sometimes it prepares you. Sometimes it redirects you. Sometimes it forces you to discover a strength you did not know you possessed.
And sometimes, the disappointment becomes the very launchpad for the opportunity that changes everything.
So when the next "no" comes; and if you are stretching yourself and pursuing meaningful things, it will come… do not allow it to shrink you. Feel it. Learn from it. Then look around. There may be another door. There may be a lesson. There may be a bigger opportunity. There may even be a blessing hiding inside the disappointment.
Because sometimes, "no" is not the end of the road. It is simply the signpost pointing you towards a different and possibly better one.



Chinyere Okorocha

Partner in the Law Firm of JACKSON, ETTI & EDU

With over three decades of experience as a trailblazer in the legal profession, Chinyere Okorocha has established herself as a leading voice in law, leadership, and career growth for women. As a partner in one of the most prestigious law firms in the country, she has not only navigated the complexities of a competitive industry but has consistently broken barriers to become a sought-after leader, mentor, and advocate for women in the workplace.

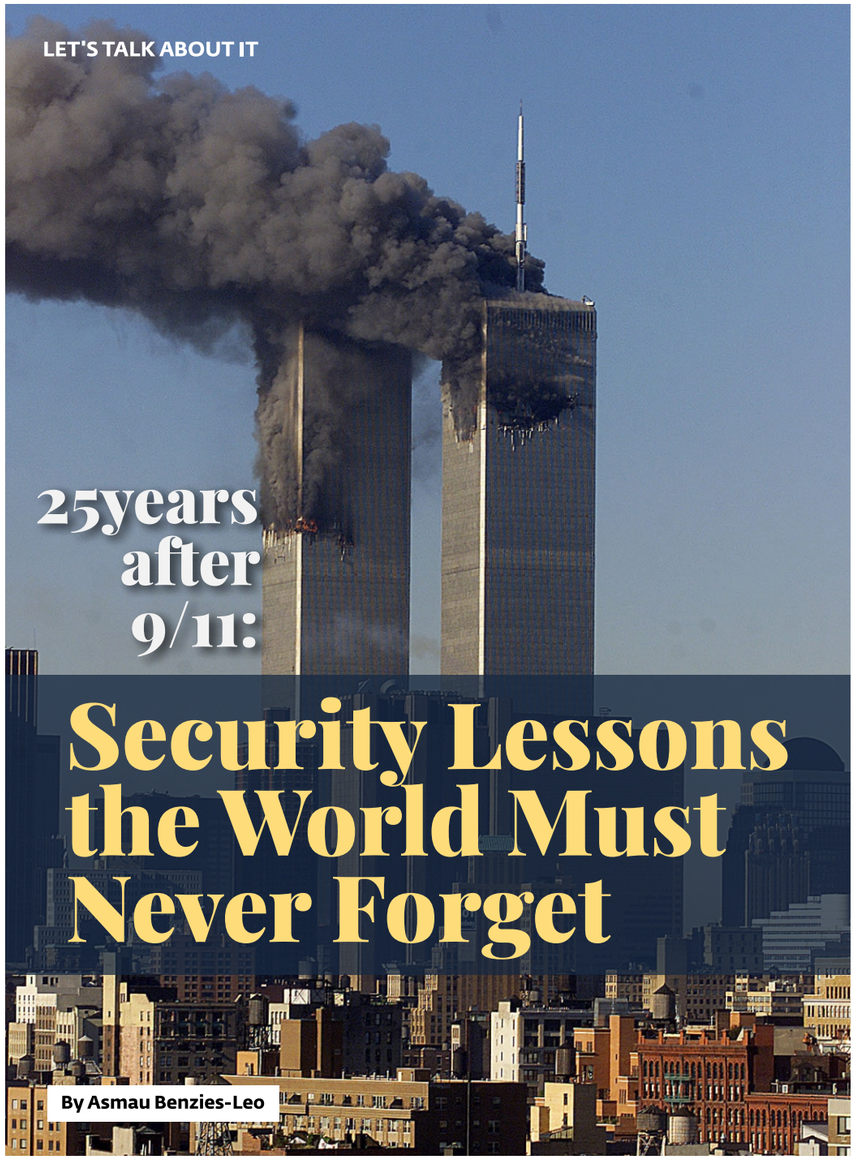
Chinyere's career journey is a testament to her resilience, vision, and versatility. She has held numerous leadership positions, served as a director on multiple boards, and is widely admired for her strategic thinking and ability to inspire teams toward excellence. Beyond her professional accomplishments, she has also graced stages as a speaker, sharing insights on leadership, career growth, and the unique challenges women face in their professional lives.

A devoted wife and proud mother of three, Chinyere understands firsthand the challenges of balancing the demands of a thriving career with a fulfilling personal life. Through her own experiences, she has mastered the art of work-life integration, demonstrating that women can achieve extraordinary professional success without sacrificing the joys of family and personal well-being.

Her career development platform, Heels & Ladders, is dedicated to mentoring and guiding women who aspire to redefine success, achieve career mastery, and lead with purpose. Whether you're navigating leadership challenges, striving for balance, or looking to amplify your influence, Chinyere's expertise will help you transform ambition into achievement.

Edition 56, **22nd September 2026**

INSPIRING WOMAN AFRICA



LET'S TALK ABOUT IT

25years after 9/11: Security Lessons the World Must Never Forget

By Asmau Benzies-Leo

Twenty five years ago, on 11 September 2001, the world watched in disbelief as the United States came under the most devastating terrorist attack in its history. Nearly 3,000 people were killed when hijacked commercial aircraft struck the World Trade Center in New York, the Pentagon, and a field in Pennsylvania. A quarter of a century later, 9/11 remains more than an anniversary. It has become a defining moment in modern international security and a reminder of how profoundly terrorism can alter societies, families, foreign policy and global geopolitics.

The immediate consequences were profound. The United States fundamentally reorganised its national security architecture, including the creation of the Department of Homeland Security, greater intelligence coordination, strengthened border and aviation security, and expanded counter-terrorism capabilities. The 9/11 Commission itself stressed the importance of information sharing, inter-agency coordination, congressional oversight and international cooperation.

But the consequences did not stop at America's borders. The attacks transformed the geopolitical order. The United States launched military operations in Afghanistan and, later, Iraq. Counter-terrorism became a central feature of international diplomacy and security cooperation. NATO invoked collective defence for the first time in response to an attack on a member state. Governments across the world strengthened counter-terrorism legislation, intelligence systems and border controls.

Perhaps the most important geopolitical lesson is that military force alone cannot resolve the conditions that give rise to extremism. Poverty, weak governance, corruption, marginalisation and unresolved political grievances remain fertile ground for radicalisation, whether in the mountains of Afghanistan or the forests of the Sahel. Security responses that ignore these root causes tend to suppress violence temporarily while allowing it to metastasise elsewhere. Perhaps the least visible legacy of 9/11 is the human and psychosocial cost.
For families who lost parents, spouses, children, siblings and friends, 11 September did not end when the buildings fell. Grief continued through anniversaries, disrupted family structures, financial difficulties and the psychological consequences of sudden and violent bereavement. First responders and survivors also faced long-term health consequences associated with exposure to the toxic environment at Ground Zero. Twenty-five years later, 9/11-related illnesses continue to claim lives.

This experience has broader relevance for countries affected by terrorism and violent conflict. The World Health Organisation notes that almost everyone affected by an emergency experiences psychological distress, while a significant minority develop conditions such as depression, anxiety or post-traumatic stress disorder. Emergencies can also produce family separation, displacement, loss of livelihoods, social isolation and harmful coping mechanisms.

Edition 56, **22nd September 2026**

INSPIRING WOMAN AFRICA

This is particularly important for Nigeria. Nigeria's experience with terrorism, particularly since the emergence of Boko Haram in 2009, demonstrates that insecurity is not simply a military problem. Terrorism, banditry, kidnapping, communal violence and violent extremism have disrupted livelihoods, displaced families, weakened social cohesion and affected the psychological wellbeing of millions. Nigeria has consequently developed increasingly comprehensive counter-terrorism and prevention frameworks, including the National Counter Terrorism Centre and a policy framework for preventing and countering violent extremism based on whole-of-government and whole-of-society approaches.

One important lesson from the African experience is that violence cannot be understood only through ideology. UNDP's "Journey to Extremism in Africa"research, which included respondents from Nigeria and seven other African countries, found that economic opportunity, governance, social exclusion and experiences with state institutions can influence pathways into violent extremist groups. Its 2023 study emphasised the importance of prevention, disengagement, reintegration and addressing underlying grievances.

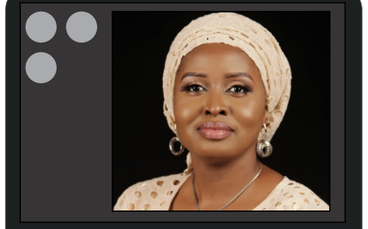
For Nigeria, therefore, the lesson from 9/11 is clear: national security must extend beyond the battlefield.
Future preparedness requires strong intelligence and early-warning systems; secure borders and critical infrastructure; effective policing and judicial institutions; responsible use of technology and artificial intelligence; and stronger international cooperation against terrorism financing, arms trafficking and transnational criminal networks. Nigeria's current counter-terrorism planning similarly emphasises intelligence coordination, prosecution, resilience, strategic communication and prevention. But security must also be human-centred. Governments must invest in education, employment, social protection, community resilience and meaningful opportunities for young people. Women and communities should not be viewed merely as victims of insecurity; they are critical actors in early warning, prevention, peacebuilding and community resilience.

Mental health and psychosocial support must become an integral component of national security and humanitarian preparedness not an afterthought. Families affected by terrorism, displacement and conflict require sustained support long after the headlines disappear. WHO guidance increasingly emphasises community-based and coordinated psychosocial support as part of emergency preparedness and recovery. The final lesson from 9/11 is perhaps the most important: terrorism seeks to generate fear beyond the immediate victims. A resilient society must therefore resist both complacency and collective fear. It must protect its citizens without abandoning the rule of law, human rights, inclusion and social cohesion.

Twenty five years after 9/11, the world is safer in some respects, but not free from terrorism or violent extremism. The threat has evolved from centrally organised attacks to decentralised networks, lone actors, online radicalisation, cyber-enabled threats and locally rooted conflicts.

From New York to Maiduguri, from Kabul to communities across the Sahel, the message is the same: prevention is cheaper than recovery, resilience is stronger than fear, and security is sustainable only when people feel protected, included and valued.

The appropriate way to remember 9/11 is therefore not simply to remember how people died. It is to build societies in which fewer families experience such loss, where grievances are addressed before they become violence, where communities become partners in security, and where national security protects not only territories but human life, dignity, wellbeing and peace.



Dr. Asmau Benzies Leo
Executive Director,
Centre for Nonviolence and Gender Advocacy in Nigeria (CENGAIN)

Dr. Asmau Benzies Leo is a development practitioner with extensive national and international expertise in gender equality, peace-building, governance, and humanitarian action.

She holds a PhD in Public Governance and Leadership, a Master's degree in Conflict Management and Peace Studies, and executive certifications from leading institutions including Howard University, Harvard University and Glasgow Caledonian University.

As Executive Director of the Centre for Non-violence and Gender Advocacy in Nigeria (CENGAIN), she has led ground-breaking advocacy initiatives on women's political participation, gender-based violence prevention, and security sector reform across multiple World Bank, UN and EU-supported projects.

Internationally, Dr. Leo has represented civil society at the United Nations, contributed to regional dialogues on Women, Peace and Security, and partnered with global networks advancing gender justice and inclusive governance.

She is a UN Recognised Global Ambassador on Women, Peace and Security. Her expertise bridges grassroots action with policy advocacy, making her a respected voice in advancing gender equality and sustainable peace in fragile and conflict-affected contexts.

HEALTH

Silent Thief in the Night: Reclaiming Our Communities from Diphtheria

Professor Adaeze Oreh



Across towns, cities, and rural settlements in Nigeria, a preventable tragedy is playing out behind closed doors. Parents watch helplessly as children struggle for air, their throats constricted by a thick grey membrane. Diphtheria, a bacterial infection once largely relegated to health textbooks, has staged an alarming resurgence. According to the Director General of Nigeria Centre for Disease Control and Prevention (NCDC), Dr. Jide Idris, the country has recorded more than 10,000 cases of this vaccine-preventable disease and 406 deaths.

As a family physician and public health practitioner, I see this outbreak not merely as a statistical spike reported by the NCDC, but as a stark reflection of gaps in primary healthcare delivery, vaccine access, and community engagement.

Eight states – Kano, Kaduna, Katsina, Borno, Bauchi, Plateau, Sokoto and Zamfara, account for 98 percent of the confirmed cases, and NCDC pinpoints low vaccination coverage in children for the bulk of the burden. From the data, it is apparent that Nigeria is not dealing with a single outbreak that suddenly appeared in 2026. Rather, it is confronting a prevalent gap that has allowed diphtheria transmission to persist, particularly in parts of northern Nigeria. In the same period in 2025, there were 9080 confirmed cases and 978 deaths.

Understanding the Enemy

Diphtheria is caused by the toxin-producing bacterium Corynebacterium diphtheriae. It spreads primarily through respiratory droplets when an infected person coughs or sneezes, or through direct contact with contaminated surfaces.

Once inside the body, the bacteria produce a toxin that attacks healthy tissue. The most recognisable symptom is a dense, grey pseudo-membrane coating the throat and tonsils, which can block the airways.

Now this is where it can get confusing for families with young children. Its early signs often mirror common respiratory ailments – mild fever and chills, sore throat and hoarseness, swollen glands in the neck ("bull neck") and progressive difficulty breathing or swallowing. Left untreated, the bacterial toxin enters the bloodstream, damaging the heart muscle (myocarditis) and nervous system. In severe cases, it leads to kidney failure and death. What makes this crisis poignant is that diphtheria is entirely preventable.

The Blueprint for Family Protection

Ending an outbreak requires an aligned strategy between government health agencies and informed households. Every family can take concrete steps to build a defensive shield around their loved ones:

1. Immunisation is Non-Negotiable

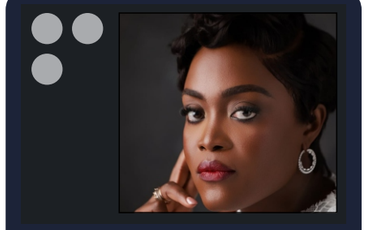
The Pentavalent vaccine which protects against diphtheria, tetanus, pertussis, hepatitis B, and Haemophilus influenzae type b is available for free at primary healthcare centers across Nigeria. Ensure that children receive their routine doses at 6, 10, and 14 weeks of age. Older children and adults who missed routine childhood immunisations need booster doses to maintain protective immunity.

2. Practice Respiratory Hygiene

Encourage household members to cover their mouths and noses with a tissue or bent elbow when coughing or sneezing. Frequent handwashing with soap and running water reduces the risk of transferring bacteria from surfaces to the mouth or nose.

3. Seek Immediate Medical Evaluation

Do not treat persistent sore throats or breathing difficulties with home remedies or unverified over-the-counter medications. Early administration of Diphtheria Antitoxin (DAT) and appropriate antibiotics saves lives, but timing is critical.



Professor Adaeze Oreh

Professor of Medicine,
Pamo University of Medical Sciences,
Port Harcourt

Professor Adaeze Oreh is a Kofi Annan Global Health Leadership Fellow, Senior Fellow Aspen Global Innovators, Amujae Leader, Consultant family physician, public health expert and advocate for affordable universal healthcare for all Nigerians. She teaches at PAMO University of Medical Sciences in Port Harcourt and was the 27th Honourable Commissioner for Health in Rivers State, Nigeria.

4. Isolate and Report Suspected Cases

If a family member exhibits symptoms, isolate them immediately in a well-ventilated room and alert local health authorities or the NCDC helpline. Household contacts must be traced, screened, and offered prophylactic antibiotics.

A Call for Health Equity

Outbreaks feast on inequality. When routine immunisation coverage falls below optimal thresholds, vulnerable populations pay the highest price. Protecting our nation from vaccine-preventable diseases requires a coordinated national approach, strengthening primary healthcare systems, securing vaccine supply chains, and dismantling socio-economic barriers to care.

Health security begins in the home but depends on the collective resilience of our communities. By ensuring every child is vaccinated, recognising early warning signs, and demanding equitable access to healthcare, we can stop the spread of diphtheria and safeguard Nigeria's future.



Edition 56, **22nd September 2026**
INSPIRING WOMAN AFRICA

WOMAN AT THE HELM

Proscovia Nabbanja

CEO, Uganda National Oil Company Limited (UNOC)

Proscovia Nabbanja is the CEO of the Uganda National Oil Company (UNOC). Uganda National Oil Company Limited (UNOC) is a limited liability company wholly owned by the Government of Uganda. Their overall function is to handle the government of Uganda's commercial interests in the petroleum sector and to ensure that the resource is used in a sustainable manner.

As CEO, she provides oversight of all the company's activities and its subsidiaries. She also develops and executes the company's corporate strategy and plans, identifies and proposes commercially viable investments across the petroleum value chain.

Proscovia Nabbanja has over 23 years of experience, with strategic responsibilities in molding Uganda's petroleum sector and stationing the country as a critical player in the global energy landscape.

As former Head of the Technical Division in the Ministry of Energy and Mineral Development, her professionalism was key in influencing major projects, including spearheading important reviews of field development plans.

A feat that remains laudable for her till date was steering UNOC through crucial negotiations of the East African Crude Oil Pipeline (EACOP), ensuring synergies that solidified Uganda's place in the regional energy sector.

Through her leadership, the Upstream and EACOP Projects reached the final investment decision, securing major milestones in Uganda's petroleum industry, driven by her strategic decisions and ability to secure essential investments and partnerships.

Nabbanja's commitment to exploration and unlocking Uganda's natural resources is evident in her acquisition of an exploration license over the Kasuruban Contract Area during the second licensing round. Her unwavering determination to capitalise on Uganda's oil and gas potential contributes to the country's energy security and economic development.

Proscovia Nabbanja is committed to Uganda's petroleum industry's growth and sustainable development as the forerunner of the organisation. She has become a positive force to reckon with in her country and in the energy industry as a whole.



Edition 56, **22nd September 2026**
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WE'VE GOT MEN

James Mwangi

GMD/ CEO Equity Group

James Mwangi is the GMD/ CEO of Equity Group. Equity Group Holdings Plc is a Pan-African financial services holding company listed at the Nairobi Securities Exchange, Uganda Securities Exchange, and Rwanda Stock Exchange. The organisation is Kenya's first trillion-shilling balance sheet bank. The Group has banking subsidiaries in Kenya, DRC, Rwanda, Uganda, Tanzania, South Sudan, and a commercial representative office in Ethiopia.

On the regional front, James was recognised as the Africa Investor Awards CEO of the Year in 2009 and 2015; Innovation Leader of the Year in 2012; African Business Leader of the Year in 2013 and African Banker of the Year in 2010, 2011 and 2017 at the African Banker Awards to mention a few.

He has served on board and advisory roles at the Global Advisory Council for VISA Inc., the Clinton Global Initiative, The G8 New Alliance For Food Security And Nutrition, US President Barack Obama's Initiative for Global Development, the G20 Advisory Board of Agriculture, Initiative for Global Development and more.

He identifies with several international bodies as an advisor and was appointed to the Nairobi Advisory Board of Columbia Global Centres. He is a member of the continent-wide PACT initiative, a Board member of the Economic Advisory Board of the International Finance Corporation (IFC), the Mastercard MEA Advisory Board, the Africa Leadership Academy in South Africa and several others.

James holds doctorate degrees, a Bachelor of Commerce degree and is a Certified Public Accountant.

Equity Group is the largest bank in the region in assets of Kshs 1.1 trillion (USD 11 billion). It is also the biggest bank in deposits, market capitalisation and with a customer base of over 15 million customers.

James Mwangi's stake in Equity Group Holdings hit a record Sh13.42 billion after an intense market rally on the Nairobi Securities Exchange.

TRIBE WITH THE VIBES



Uber's Exit: A Negotiation for Safety and Convenience

By Zainab Aderounmu

When Uber announced its exit from Nigeria, I was sad. Very sad. You'd think I owned shares in the business.

But, I was sad because in my experience with the three major ride services in Nigeria, I knew Uber's exit had more consequences for a rider like me than just a reduction in options. And my experience since their exit has proven my apprehension right.

"Madam, that your money is not worth AC", the driver from Indrive stunned me into silence when I requested he put the AC on. I began to wonder how Indrive determines fair pricing for their users, and why he accepted the ride when he didn't truly accept the value.

"Madam, are you carrying pepper?" another driver from Bolt asked me on a short ride between Sheraton and LASUCOM Mosque in Ikeja. I was still wondering what he meant when he added, "you don't have to be afraid".

When I asked him what he meant, he said I smelled like I was carrying pepper. That exchange left me anxious and pining for Uber. My sweet safe, price appropriate Uber with properly-assessed and polite drivers.

My experience in the past few weeks also brought back memories of terrible experiences that I've had with drivers on Indrive. One peculiar experience left me visibly shaken, after the driver violently threatened to beat me and my sisters in the back. I was on my way to compere an event in Ikeja, and because I was running late, I had no choice but to stay put in the back while he played loud vulgar music. Too loud for me to think. Do I have videos, yes I still do. Did I report the ride on Indrive? Absolutely, but did I get a valid response? NO!

Another experience with a driver who insisted on passing the inner routes in Lekki as opposed to the Lekki/Epe Expressway, made me wonder if Indrive actually vets their drivers. The negotiation feature is a good one, but is that same feature keeping the brand and overall brand mediocre? Because, even when the prices are high on Bolt or Uber, I choose them for safety and convenience. This particular Indriver had the nerve to ask me to "calm down, I'm not kidnapping you."

I assumed I always had terrible experiences with Indrive until I began to ask my circle, and I heard horror stories.

My friend Wale said, "Don't stress yourself, it's not about being a woman, Indrive drivers are somewhat useless. I've never entered an Indrive ride and they put on AC, never, I've come on this space to rant multiple times."

Another rider, Queen, says she has video evidence of a terrible experience from an Indrive driver.

"On Sunday afternoon, I had the worst experience of my life with a ride. Till now, I'm still scared to enter a ride, and I'm trying to find someone trusted who can take me to places. It became a very heated argument and this driver started threatening, cursing me and my cousin. And I feel he did all of that because we were just girls. I'm just wondering how safe it is out there for females on rides. I've still not come to terms with the experience. Because he picked us from Nostalgia, he started playing the prostitute card. He even threatened to bash the car, and "that nothing would happen".

I think what struck me in Queen's account was the "nothing would happen", which demonstrates the utter lack of consequence when chaotic ride experiences happen on Indrive.

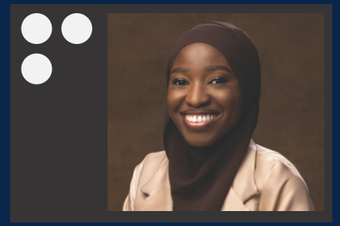
Outside of Queen's experience, I spoke with a makeup artist who relies on rides for mobility. Here's what Omolola had to say;

"I have stories from Indrive and Bolt, because both of them are literally the same. First, most of the cars are really bad. I once booked a very very smelly ride on Indrive. Another driver started toasting me inside a ride! He was very explicit and vulgar, and I was so scared of him touching me on the ride. The final ride I took on Indrive before swearing never to use it again, the driver complained four people were too many for the price the ride was offered at."

How did Uber maintain a reasonable level of safety with their service? First, they had strict vehicular requirements and comprehensive insurance coverage. Beyond that, their proactive ride sensor detected when a driver had veered off course or had an unusual stop. At some point, I had to offer a 4-digit pin to the driver before he could start the ride. There are a few other ride services available, and I do plan to explore but this is a call for service providers to level up. A simple marketing campaign won't fix core issues!

Reading this, you might say, then stick to Bolt! You may be right, but that's exactly what Uber's exit has created.

Fewer options. More anxiety.



Zainab Aderounmu

Zainab Aderounmu A. W. is a First Class graduate of English Language and the Overall Best Grad uating Student from the Lagos State University, Lagos Nigeria. She's a professional Master of Ceremonies, known as "The Hijabi Compere" , a public speaking coach and Communications Professional. She is currently a Youth advisor to the European Union where she doubles as the Spokesperson and Head of Communications & PR for the Youth Sounding Board.

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EDITION 49, 4TH AUGUST, 2026
Woman Executive
Wola Joseph Condotti
Chief Executive Officer, Eko Electricity Distribution Company
When the Sector is Bigger Than You: Leading in Systemically Broken Industries
There is a kind of leadership burden of running a company inside a sector that is, honestly broken. You inherit ambitious targets. You put together a competent team. You write a credible strategy. And then you spend most of your week fighting problems you did not create, cannot fully fix, and will still somehow be blamed for when they land on the evening news.
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Founder and Lead Coach, Smart Stewards
Live for the Right Things: A Smarter Financial Approach for 2026
Every New Year comes with pressure. New goals, expectations. New standards of "success" defined mostly by what people are showing online. But 2026 is going to be financially different for you, not be because you spent louder or tried harder impress. It will be because you lived for the right things.
Financial progress is less about dramatic reso and more about quiet alignment.
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HOLISTIC LIVING
Dr. Maymunah Yusuf Kadiri
MD/CEO Pinnacle Medical Services Ltd
Your Greatest Investment Is the Life You Build Every Day
When Maggie looked in the mirror, she believed the extra weight she had gained was her greatest problem. It was only the visible sign of a life that had quietly drifted out of balance. Stress had replaced rest, convenience had replaced nourishment, and survival had replaced intentional living. Her transformation began not with a miracle diet but with one decision care for herself differently. That single decision gradually changed her body, restored her confiden lifted her mood, strengthened her relationships a gave her a renewed sense of purpose.
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Her Point Of View
Chinyere Okorocha
Partner & Overall Head of Sectors at Jackson, Etti & Edu
The "Support Role Cycle". Why So Many Brilliant Women Are Overlooked at Work
Recently, I had a conversation with a female executive that stayed with me long after our meeting ended. On paper, she was exceptional.
Highly competent. Dependable. Intelligent. Hardworking. The kind of professional every organisation says it wants. responsibilities that were often beyond her job description.
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Gender Insights
Asmau Benzies Leo (Ph.D)
ED of the Centre for Nonviolence and Gender Advocacy in Nigeria (CENGAIN)
geria in 2026: y True Security Must ve a Woman's Face
igerians step into 2026, one truth remains bidable: insecurity in Nigeria is not gender l. From banditry affected communities in the west to displacement camps in the Northeast nate stressed regions across the Middle Belt, nd girls are not merely collateral victims of ey are deliberately targeted, onately affected, and often left without justice.
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WITH BES
Zainab Aderounmu
Youth Advisor & Ambassador Delegation of the European Union to Nigeria & ECOWAS
Nigeria in 2026: Why True Security Must Have a Woman's Face
The New Year has begun and making a sense of what you want may feel overwhelming. You may be tempted to 'see how it goes' instead of setting concrete goals, but I don't recommend because what you don't measure, you can't multiply. On that note, here's a step-by-step process of setting your goals for the new year.
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A Journey Through Traditional Beauty & Flavor

Inside Clay Food Shop & The Henna Place

"Together, Clay Food Shop and The Henna Place offer more than services. They offer belonging. A place where tradition is not just preserved, but honored, elevated, and shared"

Clayfoodshop

Clay Food Shop is more than just a restaurant, it's a cultural experience. Known for its traditional elegance and modern interpretations of Northern Nigerian cuisine, Clay is a destination for food lovers who seek authenticity in every bite.

From their signature ram suya to rich native sauces, tigernut juice, and wholesome masa, every meal evokes the comfort of tradition.

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The Henna Place

Established in 2014, The Henna Place is Nigeria's leading traditional spa, bringing centuries old Moroccan, Northern Nigeria and Arab beauty rituals into the general wellness market. Specializing in Moroccan hammam treatments, sugar waxing, herbal hair care, and intricate henna designs, the spa provides a deeply relaxing and culturally rich self care experience.

With multiple branches across Nigeria, including three branches in lagos, The Henna Place has become a go-to destination for brides, beauty lovers, and women seeking intentional, soul-restoring care from head to toe, it's a place to cleanse, unwind, and reconnect with yourself the traditional way.

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